

**United States Bankruptcy Court
District of South Carolina**

Case Number: 19-05688-dd

Chapter: 7

In re:

Jennifer Lee Stepp
aka Jennifer Lee Richmond, aka Jennifer Lee Edds, aka
Jennifer Lee Coons

Matthew Ormiston Coons

Entered By The Court
2/4/20

**ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE**

Filed By The Court
2/4/20
Laura A. Austin
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **Jennifer Lee Stepp, Matthew Ormiston Coons** are granted a discharge;
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of South CarolinaIn re:
Jennifer Lee Stepp
Matthew Ormiston Coons
DebtorsCase No. 19-05688-dd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0420-2

User: admin
Form ID: 166BNCPage 1 of 3
Total Noticed: 114

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

jdb
543742419 +Matthew Ormiston Coons, 520 Stone Creek Dr, Charleston, SC 29414-5051
543742420 +Accounting and More/Gwen Burgess, P.O. Box 550, Litchfield, CT 06759-0550
+Alliance One Re: Target Credit Card, Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
543766171 +Alyssa Larson, 161 Old Burrville Rd,, Torrington, CT 06790-2408
543742425 +American Express Delta Reserve, P.O. Box 981535, El Paso, TX 79998-1535
543742426 +American Express Delta Reserve Card, P.O. Box 650448, Dallas, TX 75265-0448
543742427 +Amerigas, PO Box 371473, Pittsburgh PA 15250-7473
543766168 Attorney General of the United States, U.S. Department of Justice,
950 Pennsylvania Avenue, NW, Washington, DC 20530-0001
543742428 +BARR Credit Services (collection firm for Zoe, Zoetis US, 812 Springdale Dr,
Exton, PA 19341-2803
543742430 Bayer Healthcare LLC, PO Box 223075, Pittsburgh, PA 15251-2075
543742431 Best Buy Credit Card Citi Retail Services, P.O. Box 790441, St Louis, MO 63179-0441
543742432 +Boehringer Ingelheim/Merial, P.O. Box 281348, Atlanta, GA 30384-1348
543742434 +Capehart Scatchard Re: Swift Financial, 8000 Midatlantic Dr., Ste. 300S,
Mount Laurel, NJ 08054-1526
543742433 +Capehart Scatchard Re: Swift Financial, PO Box 5016, Mount Laurel 08054-5016
543742437 +Charles Towne Animal Hospital, 850 Savannah Hwy, Charleston, SC 29407-7216
543742440 +Clover TeleCheck Services Inc., P.O. Box 60028, City of Industry, CA 91716-0028
543742441 +Commercial Collections of America LLC, 24301 Southland Dr., Suite 310,
Hayward, CA 94545-1549
543742442 +Contract Callers (re: Amerigas), PO Box 660288, Dallas, TX 75266-0288
543742443 +Credit Collections Bureau Professional Debt C, PO Box 90508, Sioux Falls, SD 57109-0508
543742444 +DECO Associates, Donald Coons, 17 Bookside Lane, Sherman, CT 06784-1651
543742446 +Damien Oskwarek, 47 Slick Rook Rd, Murphy, NC 28906-9452
543742445 #+Damien Oskwarek, PO Box 176, Litchfield, CT 06759-0176
543742448 +Diamondback Drugs, A Wedgewood Village Pharma, 7631 East Indian School Road,
Scottsdale, AZ 85251-3607
543742450 Ditech Financial LLC, PO Box 15009, Tempe AZ 85284-0109
543742451 +Ditech Financial Llc, PO Box 7153, Pasadena 91109-7153
543742452 +Drug Enforcement Administration, 8701 Morrisette Dr, Springfield, VA 22152-1080
543742453 +Eastman Credit Union Visa, P.O. Box 1989, Kingsport, TN 37662-1989
543742454 +Eversource, PO Box 56002, Boston, MA 02205-6002
543742456 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
543742457 +Ferris Gorra, 53 Carlson Ridge, New Milford, CT 06776-2935
543742458 +Final Gift Crematorium, 2 Daniels Way, Cranston, RI 02921-3449
543742459 +First Veterinary Supply, 17187 North Laurel Park Drive, Suite 300, Livonia, MI 48152-2600
543742461 +Goshen Tax Collector, 42A North Street, Goshen, CT 06756-1543
543742462 +Harvard Drug Group re: First Veterinary Suppl, 1821 Reliable Parkway,
Chicago, IL 60686-0018
543742463 +Henry Schein, 400 Metro Place North, Dublin, OH 43017-3340
543742464 +Highland Capital Corporation, 5 Center Avenue, Little Falls, NJ 07424-2224
543742465 +Hook and Ladder Oil, 74 Mygatt Road, New Preston, CT 06777-1610
543742467 +Idexx, P.O. Box 101327, Atlanta, GA 30392-1327
543742468 Indeed, Inc, Mail Code 5160, PO Box 660367, Dallas, TX 75266-0367
543742469 +Jeffery Driesen, 343 Clayton Dr, Charleston, SC 29414-5048
543766170 +Lauren Foley, 37 Lower Road, North Canaan, CT 06018-2534
543742472 +Lawrence Andrea Attorney at Law, 23 South Main Street, Norwalk, CT 06854-2946
543742473 +Litchfield Hills Pediatrics, 481 Bantam Road, Litchfield, CT 06759-3202
543742474 +Litchfield Property Care, P.O. Box 1751, Litchfield, CT 06759-1751
543742475 +MCCALLA RAYMER LEIBERT PIERCE LLC, 50 WESTON STREET, Hartford, CT 06120-1504
543742476 +MWI Animal Health, P.O. Box 5717, Boise, ID 83705-0717
543742477 +Medical University of South Carolina (Finley, 1 Poston Rd., Ste 350,
Charleston, SC 29407-3431
543742478 +Medical University of South Carolina (Jennife, 1 Poston Rd., Ste 350,
Charleston, SC 29407-3431
543742479 +Midwest Business Capital, c/o Thomas McDermott Jr Esq, 21 South St,
Litchfield, CT 06759-4005
543742481 Midwest Veterinary Supply, P.O. Box 856500, Minneapolis, MN 55485-6500
543742482 +Mike Kent Carpentry, 259 Brush Hill Road, Litchfield, CT 06759-3218
543742484 +Patterson, Patterson Vet Supply Inc, 28905 Network Place, Chicago, IL 60673-1289
543742486 +Paypal/Swift Capital, 3505 Silverside Road Suite 200, Wilmington, DE 19810-4905
543742487 +Paypal/Swift Capital (see above their listed, 3505 Silverside Road, Suite 200,
Wilmington, DE 19810-4905
543742488 +Primary Capital, 80 Main Street, St 550, West Orange, NJ 07052-5460
543742489 +ReadyRefresh by Nestle, PO Box 856192, Louisville KY 40285-6192
543742490 +Royal Canin, 500 Fountain Lakes Boulevard, Suite 100, Saint Charles, MO 63301-4341
543742493 State of CT Dept of Revenue Services, P.O. Box 5089, Hartford, CT 06102-5089
543742494 +State of CT SS: Goshen, Joseph Parillo, State, PO Box 137, Watertown, CT 06795-0137
543742495 +State of CT. Dept. Of Consumer Protection, Drug Control Division, 450 Columbus Blvd,
Hartford, CT 06103-1835
543742498 TIAA Bank, 1700 Lincoln Street, Lower Level 3 - Dept #1608, Denver, CO 80203

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Form ID: 166BNC

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Total Noticed: 114

Date Rcvd: Feb 04, 2020

543742501 +Torrington Maintenance Supply, 462 Main Street Rear, Torrington, CT 06790-5005
543742503 +Town of Litchfield, P.O. Box 356, Litchfield, CT 06759-0356
543742502 +Town of Litchfield, PO Box 465, Thomaston, CT 06787-0465
543742504 +Town of Litchfield Tax Collector, PO Box 356, Litchfield, CT 06759-0356
543742506 +Town of Litchfield Water Pollution Control, PO Box 343, Litchfield, CT 06759-0343
543742507 Travelers Insurance, PO BOX 660317, Dallas, TX 75266-0317
543766169 +US Attorneys Office, 151 Meeting St # 200, Charleston, SC 29401-2238
543742508 +USA Hauling and Recycling Inc., 185 Torrington Rd, Winsted, CT 06098-2087
543742509 +USDOJ Hartford Resident Office, 716 Brook St, Suite 110, Rocky Hill, CT 06067-3433
543742510 United Health Care Oxford, P.O. Box 1697, Newark, NJ 07101-1697
543742511 +United Midwest Savings Bank, 6460 Busch Blvd Ste 201, Columbus, OH 43229-1737
543742512 +VCA Charles Towne Animal Hospital, 850 Savannah Highway, Charleston, SC 29407-7216
543742513 +VCA Charlestowne Animal Hospital, 850 Savannah Hwy, Charleston, SC 29407-7216
543742516 +WB Mason Company Inc, 59 Centre Street, Brockton, MA 02301-4075
543742518 Webster Bank Credit Card, P.O. Box 790408, St. Louis, MO 63179-0408
543742517 +Webster Bank NA, 436 Slater Road, NB 175 New, New Britain, CT 06053-2663
543742521 +Woodridge Lake POA, C/O Ronald Barba Esq., 250 State St, #D-2, North Haven, CT 06473-2182
543742522 +Woodridge Lake POA, 260 E. Hyerdale Drive, Goshen, CT 06756-1916
543742523 +Woodridge Lake Sewer District, 113 Brush Hill Road, PO Box 258, Goshen, CT 06756-0258
543742524 Zoetis US (see above the associated collecti, P.O. Box 419022, Boston, MA 02241-9022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/PDF: jenstepp@gmail.com Feb 05 2020 00:31:09 Jennifer Lee Stepp,
520 Stone Creek Dr, Charleston, SC 29414-5051

tr +EDI: QKCAMPBELL.COM Feb 05 2020 05:13:00 Kevin Campbell, PO Box 684,
Mount Pleasant, SC 29465-0684
cr +EDI: GMACFS.COM Feb 05 2020 05:13:00 Ally Bank, P.O.Box 130424,
Roseville, MN 55113-0004
543742417 +E-mail/Text: amscbankruptcy@adt.com Feb 05 2020 00:32:28 ADT Security Services,
P.O. Box 650485, Dallas, TX 75265-0485
543742418 +EDI: AARGON.COM Feb 05 2020 05:13:00 Aargon Collection Agency, 8668 Spring Mountain Road,
Las Vegas, NV 89117-4132
543742421 +EDI: GMACFS.COM Feb 05 2020 05:13:00 Ally Financial, 200 Renaissance Ctr # B0,
Detroit, MI 48243-1300
543742422 +EDI: AMEREXPR.COM Feb 05 2020 05:13:00 American Express Blue, P.O. Box 981535,
El Paso, TX 79998-1535
543742423 EDI: AMEREXPR.COM Feb 05 2020 05:13:00 American Express Business Card Delta Skymiles,
200 Vesey Street, New York, NY 10285-3106
543742424 EDI: AMEREXPR.COM Feb 05 2020 05:13:00 American Express Business Gold Card,
200 Vesey Street, New York, NY 10285-3106
543742429 +EDI: TSYS2.COM Feb 05 2020 05:13:00 Barclays Bank Delaware, P.O. Box 8801,
Wilmington, DE 19899-8801
543742435 +EDI: CAPITALONE.COM Feb 05 2020 05:13:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
543742436 EDI: CAPITALONE.COM Feb 05 2020 05:13:00 Capital One Spark Business Card, P.O. Box 71083,
Charlotte, NC 28272-1083
543742438 +EDI: CITICORP.COM Feb 05 2020 05:13:00 Citi Cards, P.O. Box 70166,
Philadelphia, PA 19176-0166
543742439 +EDI: CITICORP.COM Feb 05 2020 05:13:00 CitiBank, P.O. Box 9001037,
Louisville, KY 40290-1037
543742447 E-mail/Text: litigation.recoverybkmmailbox@dlgroup.com Feb 05 2020 00:31:19
De Lage Landen Financial Services INC, P.O. Box 41602, Philadelphia, PA 19101
543742449 +EDI: DISCOVER.COM Feb 05 2020 05:13:00 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
543742460 +EDI: RMSC.COM Feb 05 2020 05:13:00 Gap Visa/Synchrony Bank, P.O. Box 960017,
Orlando, FL 32896-0017
543742466 +EDI: IRS.COM Feb 05 2020 05:13:00 IRS, Centralized & Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346
543742470 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Feb 05 2020 00:32:29 Kabbage,
925B Peachtree Street NE, Suite 1688, Atlanta, GA 30309-3918
543742471 +E-mail/Text: bncnotices@becket-lee.com Feb 05 2020 00:31:33 Kohls Card, PO Box 2983,
Milwaukee, WI 53201-2983
543742483 +E-mail/Text: bcwrtoff@cablevision.com Feb 05 2020 00:32:29 Optimum, 622 Torrington Road,
Litchfield, CT 06759-2623
543742485 E-mail/Text: recovery@paypal.com Feb 05 2020 00:31:17 Paypal, PO Box 45950,
Omaha, NE 68145-0950
543742492 +E-mail/Text: bankruptcy@bbandt.com Feb 05 2020 00:31:48 Sheffield Financial Co,
P.O. Box 580229, Charlotte, NC 28258-0229
543742491 +E-mail/Text: bankruptcy@bbandt.com Feb 05 2020 00:31:48 Sheffield Financial Co,
2554 Lewisville Clemmons, Clemmons, NC 27012-8110
543742496 +EDI: RMSC.COM Feb 05 2020 05:13:00 Synch/Amazon, PO Box 965015, Orlando, FL 32896-5015
543742497 +EDI: RMSC.COM Feb 05 2020 05:13:00 Synch/Gapdc, PO Box 965005, Orlando, FL 32896-5005
543742499 +EDI: WTRRN BANK.COM Feb 05 2020 05:13:00 Target Red Card, P.O. Box 673,
Minneapolis, MN 55440-0673
543742500 +EDI: COMCASTCBLCENT Feb 05 2020 05:13:00 Telecom Self Reported, Po Box 4500,
Allen, TX 75013-1311
543766167 +E-mail/Text: bankruptcy@sbac.gov Feb 05 2020 00:31:29
US Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005
543742514 +E-mail/Text: vci.bkcy@vwcredit.com Feb 05 2020 00:31:58 Volkswagen Credit Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460

District/off: 0420-2

User: admin
Form ID: 166BNC

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Total Noticed: 114

Date Rcvd: Feb 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

543742515 +E-mail/Text: vci.bkcy@vwcredit.com Feb 05 2020 00:31:58 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
543742519 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 05 2020 00:31:51 Westlake Financial, PO Box 76809, Los Angeles, CA 90076-0809
543742520 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 05 2020 00:31:51 Westlake Financial Svc, 4751 Wilshire Blvd Ste 1, Los Angeles, CA 90010-3847
TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

543742455* Eversource, P.O. Box 56002, Boston, MA 02205-6002
543742480* +Midwest Business Capital, c/o Thomas McDermott Jr Esq, 21 South St, Litchfield, CT 06759-4005
543742505* +Town of Litchfield Tax Collector, P.O. Box 356, Litchfield, CT 06759-0356
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:

Edward L. Grimsley on behalf of Creditor United Midwest Savings Bank
egrimsley@grimsleylaw.com, kbranham@grimsleylaw.com
John B. Kelchner on behalf of Creditor Ditech Financial LLC john.kelchner@hutchenslawfirm.com,
jodie.brull@hutchenslawfirm.com
Kevin Campbell kcampbell@campbell-law-firm.com, kcampbell@ecf.axosfs.com
Sean P. Markham on behalf of Debtor Jennifer Lee Stepp smarkham@markhamlawsc.com,
3012@notices.nextchapterbk.com
Sean P. Markham on behalf of Joint Debtor Matthew Ormiston Coons smarkham@markhamlawsc.com,
3012@notices.nextchapterbk.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 6